

\$600,000,000 OF HOUSINGS BLOCKED BY BANKERS' GREED

Cut-Throat Rates, Not New Rent Laws, Real Cause of Squeeze.

Profiteering bankers with cut-throat money rates are being revealed as the fundamental cause of the housing squeeze.

All parts of the country—in fact, all parts of the world—are suffering, but New York is getting the worst of it because the population here is largest and most congested. Eight per cent. money on general loans, with a still higher rate for residential buildings, presents a prohibitive barrier against much-needed housing operations.

While New York wants at least \$500,000,000 within a year to place its homes on a comfortable basis, the entire country is just as sorely in need of \$600,000,000. This is shown by statistics of building projects for the year to date. The plans prepared call for an estimated outlay above \$1,500,000,000, yet work put under contract barely reaches \$750,000,000, or \$25,000,000 less than for the same period last year, according to F. W. Dodge Company reports, more than three-quarters of this deferred construction being residential. To show further the discrimination against home building, not over 20 per cent. of the \$750,000,000 work put under contract is residential, although the normal proportion would call for 30 per cent.

New York realty leaders and builders are broadcasting propaganda to the effect that the new rent laws have stopped home building here. But very few other sections of the country, or of the world, have enacted similar rent laws and all are suffering in similar manner from lack of new housing. From all quarters the main cause assigned for this situation is the impossibility of getting loans at anything save prohibitive rates.

PROFITEERING BANKERS EXACT CUT THROAT INTEREST.

Investigations completed to-day seem to prove that this excessive rate for loans on living necessities such as new homes is due practically entirely to the dictatorial mandate of the bankers.

Although builders here say that the new rent laws would prevent any residential operations, they admit that if there had been no new laws they could not undertake such projects without loans at reasonable rates, and that current money rates on residential loans are absolutely prohibitive. These rates on such projects would be enough to shut out all such building—and the new rent laws surely had nothing to do with establishing high money rates.

While money rates hold high, builders will try to lay the blame for their inaction upon the rent laws in order to impress legislators with the necessity for amendment. Realty interests have united for a big fight to nullify the laws. From many sources come reports that they have raised a band variously estimated at \$200,000 to several millions for this purpose. Real Estate Investors and Apartment House Association, two organizations formed recently to act for leading builders, owners and agents of apartment properties, are increasingly active against the rent laws. They say the laws have killed apartment building, that supply and demand must be allowed to govern, that stoppage in supply of new apartments can have no other effect than to force rents higher. They call for constructive legislation to encourage builders and lenders.

Paterno Bros. and Anthony Campagna, who are members of the associations and builders of the world's upper west side houses, announced this week that they refused to continue any of their projected structures as "it would be suicide under the new laws." Similar announcements from other important builders and operators are expected when they can best help along the propaganda.

In the meantime, the bankers' operators are watching the World's Fair, knowing that with the money loans ready the solution of the entire building problem. So long as the bankers stand together to exact their tribute of 8 per cent. or more from all forms of business in which they do not happen to have a strong interest—so long as they throw dust in the eyes of the public by deflating producers and distributors while protecting middlemen profiteers—just so long will they render the situation impossible for builders of city apartments. And such builders consider themselves primary producers of a prime living necessity, also distributors, but not by any means middlemen profiteers.

STRANGELY SHOT, CHAUFFEUR DIES

Police Without-Come to Shooting Early To-Day—Victim Reaches Home Before Death.

Francis Murray, twenty-seven, a chauffeur and metal lather, living at 30, 74 11th Avenue, staggered into his apartment early to-day and fell at the feet of his wife and children. Mrs. Murray discovered that he had been shot in the abdomen and her cries brought neighbors, who ran to the Church of the Sacred Heart in 51st Street and called Father Scully. The priest administered the last rites and carried Murray to Roosevelt Hospital. He died on the operating table.

Detectives could find no one in the house or the neighborhood who had heard a shot.

All "Lost and Found" articles advertised in The World or reported to "Lost and Found Bureau," Room 128, World Building, will be listed for thirty days. These items can be seen at any of The World's Offices. "Lost and Found" advertisements can be left at any of The World's Advertising Agencies, or can be telephoned directly to The World, 420 Broadway, New York.

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Police Without-Come to Shooting Early To-Day—Victim Reaches Home Before Death.

The Evening World's Kiddie Klub Korner

Conducted by Eleanor Schorer

ERMENIA'S VIOLIN.
ERMENIA was a little nine-year-old girl who lived in Italy. Her mamma had died when Ermenia was a baby.

Ermenia always helped her papa earn money by dancing with a little tambourine while he played an organ. After she danced she would go around collecting money in her little tambourine. Some kind people would be sure to put a few centesimi in it. Sometimes Ermenia played a little violin, while her papa made a huge bear perform tricks. She liked best to do this.

Once while she was playing her violin a tiny child came up crying. She was dressed beautifully. When Ermenia asked her the trouble she said that she was lost. The child then told her where she lived, and though it was far out of her way, Ermenia took her home.

The child's parents were rich people. They gave Ermenia some money. They also played upon her violin for them.

The next day Ermenia's papa was sick. The doctor said he must have been interrupted seven times, so in tears, Ermenia sold her violin. On her way home she met the papa of the little girl whom she had taken home. He asked her the trouble, and she told him. The next day a large box came in. It was fresh eggs, real wine and a violin. Oh, wasn't Ermenia happy!

BY RITA SEAVILLE, Brooklyn, N. Y.

LETTERS FROM KIDDIES.
Dear Cousin Eleanor—When I saw the postman coming I ran to meet him, and what was my delight when he handed me a letter bearing the name of The Evening World.

I tore it open and what was inside meant that I was a full-fledged member of the Kiddie Klub. You can imagine how happy I was. Oh, but this is a very interrupted letter. You see, we keep a paint store and I stay in it all day. I've been interrupted seven times, so I'd better close this letter before any one else comes in. Your new cousin, GEORGE DE LERNE, aged twelve.

Dear, Dear Cousin Eleanor—I am enclosing six coupons for a new member to the Kiddie Klub. It is my new baby sister. She arrived on Friday, Aug. 13, and we have named her Eleanor. Mother says she hopes sister will grow up to be as sweet and clever as her namesake, Cousin Eleanor. I hope so, too, and that she will be able to attend the nice entertainments I have attended.

Loveingly,
SHIRLEY METZ, L. I. N. Y.

PERHAPS IT IS TRUE.
I would like to tell something Emily said to me while walking through the woods one day in the fall. She was three years old at the time.

"Mother, aren't the leaves lovely and red?" I said "Yes, dear; do you know who made them so?" She said, "Yes, I know. God made them and they turned red like his lips."

MRS. EMILY BOYLE.

The Squirrel.
Do not forget our friends of the woods, Living a wild life.

Let us begin with the squirrel, His children and wife. Mr. Squirrel is a nimble creature, His wife is a dear thing.

The children are darling babies, Whose father is a king. Not a king of all the animals, Because that cannot be.

Only a common little king of his family. By MAUREL POLLACK, aged ten, New York City.

The Fairies' Dance.
Come, my friends, come and dance At the fairies' moonlight dance; Gaily, fun and joy galore, Happiness for everybody all in store.

Tripping nymph, and all so fine, Wonderful joy to look upon. Little fairies will sing with cheer

by the process of manufacture or preparation.

The richest known source of this vitamin is yeast—just the familiar little cake of Fleischmann's Yeast. That is why thousands of men and women are taking yeast to correct complaints which often come with a lowered vitality and to maintain natural, vigorous health.

Also taken for skin eruptions and constipation

Fleischmann's Yeast has been scientifically tested in leading medical institutions. Cases of skin eruptions and boils have yielded rapidly to yeast treatment and even long chronic cases of constipation have been corrected.

Yeast is a food, highly digestible, entirely wholesome. It is assimilated in the body just like any other food. Only one precaution: if you are troubled with gas, dissolve yeast in boiling water before taking it.

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ELEVATOR UNION WARNS ALDERMEN TO VOTE LICENSE

Employers See in Proposed Ordinance, However, Only Move for Closed Shop.

A strong opposition is expected to appear at the public hearing Monday before the Committee on General Welfare of the Board of Aldermen on the proposed ordinance to license all elevator operators. The ordinance provides a \$2 fee for the applicant, and a cash and imprisonment punishment for violators, both employers and employees.

Introduced by Alderman Harris, colored, the proposed measure has the backing of the Elevator Starters and Operators' Union, affiliated with the American Federation of Labor, and springing the board defeated a similar ordinance, but the union's lobbying for its pet measure has proceeded.

Opposed to the ordinance are the superintendents and owners of apartment houses, office buildings and hotels. An official of the Real Estate Board put the opposition's stand in this manner: "We feel that the ordinance would make the union a closed corporation. In the event of a strike, only licensed operators could be hired, and that means that we would have to do without operators until the red tape of licensing new men was untangled. That would take time, meaning a temporary cessation of service. There is no reason why elevator operators should be licensed. Elevator operators are not hired indiscriminately. The building manager knows if he hires an inefficient operator he may be liable to heavy damage suits. The test provided in the ordinance would be no more stringent than that given by every building superintendent."

The Real Estate Board and the Building Managers' Association will be represented at the hearing and quite a sprinkling of union men is expected.

Many of the Aldermen have received letters from the union warning them that their chances of election depended on the passage of the bill. These letters will come up at the public hearing.

At present, elevator operators get from \$15 to \$20 a week. Licensing will bolster up the union forces by practically eliminating novices from the field, thus creating a demand and making possible higher pay.

P. S. C. AUTO KILLS MAN LEAVING TAXI

Robert Drennan Victim of Accident at Rossville, L. I., and Investigation Is Underway.

A Public Service Commission automobile killed Robert Drennan of No. 17 Morris Avenue, Rossville, L. I., early to-day as he alighted from a taxicab at his home door. John Gleason, Secretary of the Commission, was being taken to his home in Rossville by his chauffeur, Thomas Maloney of No. 233 Lenox Avenue, Manhattan. Their machine, speeding along the narrow country road at a point where there are no sidewalks, struck the taxicab beside which stood Drennan paying his fare to John Taylor, owner and operator of the cab.

The taxicab turned over on top of Drennan, who died before an ambulance arrived from the Princess Bay Memorial Hospital. Taylor escaped without injury. The District Attorney ordered an investigation.

Noted Woman Lawyer Dies.
DOVER, N. H., Nov. 12.—The death is announced here of Mrs. Martha M. Ricker, pioneer woman suffragist and one of the first women lawyers in New England. Mrs. Ricker was eighty years of age and had been a widow since 1885.

FINDS DRY LAWS HAVE INCREASED DOMESTIC CRIME

Cases of Cruelty to Wife More Than Double—Non-Support Decreases.

CHICAGO, Nov. 12.—Statistics showing that complaints of cruelty to wife and children have increased 215 per cent. since Prohibition arrived, and more rapidly in the last six months than during the first half of the year, were given in the annual report of Albert E. Webster, Superintendent of the Juvenile Protective Association, made public to-day.

"Men who formerly drank heavily," the report reads, "have undergone a reaction which expresses itself in sadness or abuse of the family."

Other classes of complaints also are shown to have increased. Juvenile delinquency has increased 40 per cent.; complaints against disorderly houses, 30 per cent.; or about 700 per cent. over the war period, and complaints concerning runaway and immoral girls nearly 100 per cent., or 50 per cent. more than during the war period.

On the other hand, it was shown that complaints of adult contribution to child delinquency on account of liquor have decreased 74 per cent. since the Eighteenth Amendment went into effect. Prosecutions for non-support have decreased 20 per cent., disorderly conduct charges have been cut in half and insanity complaints reduced 60 per cent.

FINDS ILL HEALTH AIDED FATAL X-RAY

Newark, Deputy Coroner Tells Prosecutor Doctor and Assistant Are Blameless.

Had Casimir H. of No. 293 North Sixth Street, Newark, been in sound health he would not have been killed by an electric shock during an X-ray examination Thursday, according to Deputy County Physician Minningham. The physician made an official report on his death to Prosecutor J. Henry Harrison at Newark.

The direct cause of death was the electric shock caused by the X-ray machine, said Dr. Minningham, but he reported to the Prosecutor that H. also had suffered from chronic pleurisy, chronic gastritis and a weakened heart condition. That combination of ailments lowered his vitality and retarding power.

The result, said Dr. Minningham, said in his official report, that H. succumbed to an electric shock that would not have seriously affected a healthy man. Of itself, the shock on H.'s body was slight.

Prosecutor Harrison said the facts before him do not show negligence on the part of either Dr. Charles Baker, the specialist in whose office H. died, or the doctor's assistant, Ernest N. Hurd, a technician.

554,000 GET WAR MEDALS.
WASHINGTON, Nov. 12.—Up to Nov. 10 the War Department had issued 554,000 Victory Medals and no unfilled requests for the medals were on hand.

On yesterday 5,000 applications for the medals were received. During the past three days applications have aggregated 28,000. A notable increase in the number of applications was noted with the approach of the second anniversary of the armistice.

The normal demand for Victory Medals has averaged from 8,000 to 12,000 every three days.

DRY AGENTS PLAN CRUSADE AGAINST HOME MADE BEER

Silent on Means, but Restriction on Sale of Needed Articles Is Probable Method.

WASHINGTON, Nov. 12 (Associated Press).—The Internal Revenue Bureau in formal statements has confirmed reports that a crusade against home brewing of alcoholic beverages is planned by the Government's Prohibition enforcement agencies. The bureau did not reveal, however, the means it proposed to employ in the campaign nor admit that it had approved preliminary instructions by Prohibition Commissioner Kramer directing that sales of malt and hops be restricted to bakers and confectioners.

"If malt extract, hops, isinglass, gelatine or other materials are sold or advertised for sale in circumstances which show that they are advertised or sold for use in the unlawful manufacture of intoxicating liquor," said the statement issued to-day by Commissioner Williams of the Internal Revenue Bureau, "it is the purpose of the Bureau to prosecute persons so offending."

The so-called home brewed beer manufactured in the home for beverage purposes, even though for the sole use of the family and bona fide guests, is, under the bureau's construction of the law, "illegal," and the sale of materials for the purpose of such manufacture is likewise illegal. Notwithstanding the assertion of Internal Revenue officials that they knew nothing of the specific order, it was persistently reported that at least one official had been consulted regarding the advisability of sending it through the routine to make it a formal Treasury decision. When such orders become of Treasury record they are revokable only by the Secretary of the Treasury or court order.

Commissioner Williams' statement declared it had "never been the purpose of the Internal Revenue Bureau to interfere with any legitimate business," but added that there appeared to have been a misunderstanding as to the right to manufacture malt liquors even for home consumption.

MALT AND HOPS BAN GENERALLY IGNORED

Dealers Continue Sale Despite Washington Ruling—"Ridiculous," Says Littleton.

Despite the Treasury Department ban on the sale of malt and hops for home brew, dealers throughout the city are doing business as usual in the principal amber ingredients. The ruling will, it is expected, increase the

but a beautiful skin is possible only when the liver and kidneys are active, and the bowels functionate properly. The secret of beauty as well as of health is to maintain perfect digestion and elimination.

BEECHAM'S PILLS

help to preserve beauty and maintain health, because they influence liver, kidneys, skin and stomach to functionate in harmony and efficiently.

Sold by druggists throughout the world. In boxes, 10c., 25c.

HELP WANTED—FEMALE. HELP WANTED—FEMALE.

A Good Wage While You Learn
USUALLY you have to pay for instruction while learning a trade or profession such as typewriting or bookkeeping.

But here you will be well paid while you learn to be Long Distance Telephone Operators. Permanent positions assured. Opportunity for advancement with excellent pay as soon as you learn.

Apply to
Miss A. A. RICE,
2 East 28th Street (Cor. 5th Ave.)
or
Mrs. G. WADSWORTH,
24 Walker St. (two streets below Canal St.)
New York City

American Telephone & Telegraph Company

REAL ESTATE FOR SALE—LONG ISLAND.

HEMPSTEAD, L. I.
House in first class condition; four masters bedrooms and bath; three carports and full; all improvements; house rented for \$100.00 a year; \$10,000.00 down; owner has left for Europe and has instructed us to sell the house at a great sacrifice. No. 1412.

ALBERT B. ASHFORTH, Inc.,
11 E. 42nd St., NEW YORK, N. Y.
(Murray Hill 5-1111)
CITY OFFICE: (42nd Street)
(42nd Street)

"THE PUBLIC BE PLEASED"
TO BOSTON AND PROVIDENCE
Daily and Tri-weekly. 4 P. M.
Best Traveler Plan 30 N. N. L.
W. W. Houghton, Jr., Phone 9451 Spring.

CENTRAL HUDSON LINE
Newburgh, Poughkeepsie, Kingston—L. I.
Daily, Tri-weekly. 4 P. M.
Daily Mailings (except Sundays) from New York, N. Y., at 10:00 A. M. and 1:00 P. M. Also 1:00 P. M. from Albany to Catskills. Morning.

HUDSON RIVER NIGHT LINES
Daily Mailings (except Sundays) from New York, N. Y., at 10:00 A. M. and 1:00 P. M. Also 1:00 P. M. from Albany to Catskills. Morning.

WORLD "WANTS" WORK WONDERS

already overburdened Prohibition Enforcement Bureau here, officials of which often have admitted they have not sufficient agents in the State to enforce the dry decree on Staten Island alone.

"Ridiculous," said Martin W. Littleton, the lawyer, commenting on the decision. He would say nothing about the constitutionality of the ruling until he had looked over certain sections of the Volstead act.

"It seems to me Prohibition enforcement officials have succeeded in doing everything except preventing the sale of liquor in saloons," continued Mr. Littleton. "Fast cases being brought will gradually delineate a clear line around the Volstead act. It will sooner or later be possible to say just what comes within the scope of the act. Until then you will have rulings like this."

MILK STRIKE AVERTED.

Drivers and Employers Agree to Arbitrate, Wage Increase.

Danger of a general strike of organized workers in the milk industry in and near the city was averted yesterday at a conference of distributors and a committee of the Milk Drivers' Union in the Waldorf-Astoria when an arbitration agreement was made, subject to approval by the union and the New York Milk Conference Board.

L. Elkins Nathan, Executive Secretary of the Milk Conference Board,

If you are suffering from eczema, ringworm or similar itching, burning, unsightly skin affection, baffle the sore places with Resinol Soap and hot water, then gently apply a little Resinol Ointment. You will probably be astonished how instantly the itching stops and healing begins. In most cases the skin quickly becomes clear and healthy again, at very little cost.

Resinol Ointment and Resinol Soap also clear away pimples, freckles, roughness and dandruff. Sold by all druggists.

Cuticura Soap
—Is Ideal for—
The Complexion

Consisting of Cuticura Soap to cleanse and purify, Cuticura Ointment to soothe and soften, and Cuticura Talcum to powder and perfume, promote and maintain skin purity, skin comfort and skin health often when all else seems to fail. Everywhere 25c each. Sample each free by mail. Address: Cuticura Laboratories, Dept. J, Malden, Mass.

25c Cuticura Soap always without charge.

DANCING ACADEMIES.
DANCING
170th St. and Third Av.
Niblo's Garden
Dancing every evening 7:30 P. M. until 12:30. Spend an evening on the best dancing floor in the Bronx. Splendid Music.

Come with or without partners, whether you know how to dance or not. Instructions for those wishing to learn, 10 cents.

Children's Class conducted by Miss. Lerner. Aspires of Land Service League.

DANCING CARNIVAL
NOW AT
ST. NICHOLAS RINK
66th Street, near Broadway
3 Lessons (individual instruction) 30c

Not necessary to take lessons. Lady Floor Manager will introduce you to suitable partner for dancing. Learn to dance at this popular institution.

ROLLER SKATING
ST. NICHOLAS RINK
6th St., NEAR BROADWAY
Competent Instructors to Teach You How to Skate, 50c Per Lesson